

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-25396-VFP
Chapter: 7
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James X. Rezabala
3365 Kennedy Blvd.
Jersey City, NJ 07307

Erika M. Penachi
453 Tomas Ave.
Apt. 2
Lyndhurst, NJ 07071

Social Security No.:

xxx-xx-6609

xxx-xx-7533

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 1/9/24

Time: 02:00 PM

Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ
07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Mellinger Kartzman LLC, Trustee's Attorney,
period: 1/17/2023 to 9/29/2023

COMMISSION OR FEES

\$4,276.00

EXPENSES

\$146.16.

If this is a chapter 13 case, the fees and expenses awarded:

☐ will not reduce the amount to be paid to general unsecured
creditors under the plan.

☐ will reduce the amount to be paid to general unsecured
creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date.
Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: November 27, 2023

JAN:

Jeanne Naughton
Clerk

In re:
James X. Rezabala
Erika M. Penachi
Debtors

Case No. 19-25396-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 27, 2023

User: admin
Form ID: 137

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Total Noticed: 52

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2023:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | #+ James X. Rezabala, 3365 Kennedy Blvd., Jersey City, NJ 07307-4208 |
| jdb | + Erika M. Penachi, 453 Tomas Ave., Apt. 2, Lyndhurst, NJ 07071-3117 |
| r | + KW City Life JC Realty, KW City Life JC Realty, 190 Christopher Columbus Drive, Jersey City, NJ 07302-3432 |
| acc | + Withum Smith & Brown PC, 200 Jefferson Park, Suite 400, Whippany, NJ 07981-1070 |
| 518398825 | + Frederick I. Weinberg & Associates, P.C., 1200 Laurel Oak Rd., Ste.104, Org. acct. # 5466-3229-9947-7213, Voorhees, NJ 08043-4317 |
| 518398826 | + Jersey City Municipal Utility Authority, 69 DeVoe Place, Hackensack, NJ 07601-6105 |
| 518398828 | + Kohl's / Capital One Bank, N. A., P.O. Box 30285, Attn : Bankruptcy Dept., Salt Lake City, UT 84130-0285 |
| 518398830 | Radius Global Solutions, LLC, P.O. Box 390846, Org. acct. # 3499920038772463, Jacksonville, FL 32225 |
| 518398833 | + State Auto Sales, 510 Kennedy Blvd., Union City, NJ 07087-3411 |
| 518747231 | State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245 |
| 518398834 | + State of New Jersey Tax Dept., 50 Barrack Street, Trenton, NJ 08608-2006 |

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| aty | + Email/Text: attorneys@msklaw.net | Nov 27 2023 20:52:00 | Mellinger Kartzman LLC, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287 |
| aty | + Email/Text: attorneys@msklaw.net | Nov 27 2023 20:52:00 | Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287 |
| smg | Email/Text: usanj.njbankr@usdoj.gov | Nov 27 2023 20:52:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Nov 27 2023 20:52:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| app | + Email/Text: atkinsappraisal@aol.com | Nov 27 2023 20:52:00 | A. Atkins Appraisal Company, 122 Clinton Road, Suite 2A, Fairfield, NJ 07004-2900 |
| 518398803 | + Email/Text: aargon@ebn.phinsolutions.com | Nov 27 2023 20:52:00 | Aargon Collection Agency, 8668 Springmountain Rd., Attn : Bankruptcy Dept., Las Vegas, NV 89117-4132 |
| 518398802 | + Email/Text: aargon@ebn.phinsolutions.com | Nov 27 2023 20:52:00 | Aargon Collection Agency, 3025 W. Sahara, Org. acct. # 006904079207, Las Vegas, NV 89102-6094 |
| 518398805 | + Email/PDF: bncnotices@becket-lee.com | Nov 27 2023 21:07:36 | American Express Co., P.O. Box 981540, Attn : Correspondence Dept., El Paso, TX 79998-1540 |

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| 518398804 | + Email/PDF: bncnotices@becket-lee.com | Nov 27 2023 21:07:36 | American Express Co., P.O. Box 297871, Fort Lauderdale, FL 33329-7871 |
| 518696175 | Email/PDF: bncnotices@becket-lee.com | Nov 27 2023 21:07:24 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518398806 | + Email/Text: creditcardbkcorrespondence@bofa.com | Nov 27 2023 20:51:00 | Bank of America, N. A., P.O. Box 982238, El Paso, TX 79998-2238 |
| 518398808 | + Email/Text: creditcardbkcorrespondence@bofa.com | Nov 27 2023 20:51:00 | Bank of America, N. A., P.O. Box 982238, Attn : Bankruptcy Dept., El Paso, TX 79998-2238 |
| 518398807 | + Email/Text: creditcardbkcorrespondence@bofa.com | Nov 27 2023 20:51:00 | Bank of America, N. A., 4909 Savarese Center, Tampa, FL 33634-2413 |
| 518398809 | + Email/Text: creditcardbkcorrespondence@bofa.com | Nov 27 2023 20:51:00 | Bank of America, N. A., 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413 |
| 518667339 | + Email/Text: mortgagebkcorrespondence@bofa.com | Nov 27 2023 20:52:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 518721946 | Email/Text: creditcardbkcorrespondence@bofa.com | Nov 27 2023 20:51:00 | Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785 |
| 518398810 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 27 2023 21:07:47 | Best Buy Co. / Citi Bank, N. A., P.O. Box 6497, Sioux Falls, SD 57117-6497 |
| 518398813 | Email/Text: bankruptcy@cavps.com | Nov 27 2023 20:52:00 | Cavalry Portfolio Services, LLC, P.O. Box 27288, Tempe, AZ 85285 |
| 518610280 | + Email/Text: documentfiling@lciinc.com | Nov 27 2023 20:51:00 | COMCAST, PO BOX 1931, Burlingame, CA 94011-1931 |
| 518398812 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Nov 27 2023 21:18:05 | Capital One Bank USA, N. A., P.O. Box 30285, Attn : Bankruptcy Dept., Salt Lake City, UT 84130-0285 |
| 518398811 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Nov 27 2023 20:56:31 | Capital One Bank USA, N. A., P.O. Box 30281, Salt Lake City, UT 84130-0281 |
| 518671869 | Email/PDF: bncnotices@becket-lee.com | Nov 27 2023 21:07:37 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518398815 | + Email/Text: bankruptcy@cavps.com | Nov 27 2023 20:52:00 | Cavalry Portfolio Services, LLC, 500 Summit Lake Drive, Ste. 400, Valhalla, NY 10595-2321 |
| 518398814 | + Email/Text: bankruptcy@cavps.com | Nov 27 2023 20:52:00 | Cavalry Portfolio Services, LLC, 500 Summit Lake Dr., Ste. 400, Attn : Bankruptcy Dept., Org. acct. # 20036270, Valhalla, NY 10595-2321 |
| 518604938 | + Email/Text: bankruptcy@cavps.com | Nov 27 2023 20:52:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 518398818 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 27 2023 21:07:34 | Citi Bank, N. A. / Best Buy Co., P.O. Box 790034, Attn : Centralized Bankruptcy, Saint Louis, MO 63179-0034 |
| 518695315 | Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 27 2023 21:07:22 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 518398821 | Email/Text: mrdiscen@discover.com | Nov 27 2023 20:51:00 | Discover Financial Services, LLC, P.O. Box 15316, Attn : Bankruptcy Dept., Wilmington, DE 19850 |
| 518398820 | Email/Text: mrdiscen@discover.com | Nov 27 2023 20:51:00 | Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850 |
| 518607728 | Email/Text: mrdiscen@discover.com | Nov 27 2023 20:51:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 518398823 | ^ MEBN | Nov 27 2023 20:51:57 | First Credit Services, P.O. Box 55, 3 Sciles Ave., Piscataway, NJ 08855-7200 |
| 518398824 | + Email/Text: crdept@na.firstsource.com | Nov 27 2023 20:52:00 | Firstsource Advantage, LLC, 205 Bryant Woods South, Org. acct. # 3499920038772463, Amherst, |

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|-----------|--|----------------------|---|
| | | | NY 14228-3609 |
| 518398819 | Email/Text: sbse.cio.bnc.mail@irs.gov | Nov 27 2023 20:52:00 | Dept. of the Treasury, Internal Revenue Service, Cincinnati, OH 45999 |
| 518398817 | Email/PDF: ais.chase.ebn@aisinfo.com | Nov 27 2023 21:07:30 | Chase Bank, N. A., P.O. Box 15298, Attn: Correspondence Dept, Wilmington, DE 19850 |
| 518398816 | Email/PDF: ais.chase.ebn@aisinfo.com | Nov 27 2023 20:56:17 | Chase Bank, N. A., P.O. Box 15298, Wilmington, DE 19850 |
| 518398827 | + Email/Text: PBNCNotifications@peritussservices.com | Nov 27 2023 20:51:00 | Kohl's / Capital One Bank USA, N. A., N.56 W. 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096 |
| 518398829 | ^ MEBN | Nov 27 2023 20:50:41 | Mercantile Adjustment Bureau, LLC, 165 Lawrence Bell Dr., Ste. 100, Org. acct. # ends in 5599, Williamsville, NY 14221-7900 |
| 518704514 | + Email/Text: bankruptcydpt@mcmcg.com | Nov 27 2023 20:52:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 518398831 | + Email/Text: bankruptcy@sw-credit.com | Nov 27 2023 20:52:00 | Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958 |
| 518398832 | + Email/Text: bankruptcy@sw-credit.com | Nov 27 2023 20:52:00 | Southwest Credit Systems, 4120 International Pkwy., Ste.1100, Carrollton, TX 75007-1958 |
| 518398835 | Email/Text: bankruptcy@td.com | Nov 27 2023 20:52:00 | TD Bank, N. A., 70 Gray Rd., Portland, ME 04105 |
| TOTAL: 41 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 518398822 | ##+ | First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4155 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2023 at the address(es) listed below:

| Name | Email Address |
|----------------------|---|
| Denise E. Carlon | on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Douglas J. McDonough | on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com |
| Joseph R Zapata, Jr | |

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on behalf of Plaintiff Steven P. Kartzman jzapata@msbnj.com

Kevin Gordon McDonald

on behalf of Creditor BANK OF AMERICA N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Steven A. Jayson

on behalf of Trustee Steven P. Kartzman sjayson@msklaw.net
jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

on behalf of Attorney Mellinger Kartzman LLC Trustee@msklaw.net
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

on behalf of Trustee Steven P. Kartzman Trustee@msklaw.net
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

on behalf of Accountant Withum Smith & Brown PC Trustee@msklaw.net
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

Trustee@msklaw.net
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William P. Bonomo

on behalf of Debtor James X. Rezabala nyattybill@aol.com
bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bestcase.com

William P. Bonomo

on behalf of Joint Debtor Erika M. Penachi nyattybill@aol.com
bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bestcase.com

TOTAL: 12